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KAUFMAN BORGEEST & RYAN

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UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

JOSE BARBERAN,

Case No. 07-CV-8821 (CLB) (MDF)

STIPULATION & ORDER

-against-

WORLD SAVINGS BANK, FSB, a/k/a WORLD SAVINGS BANK, FSB, A FEDERAL SAVINGS BANK, ISAOA; UNKNOWN CWNERS OF THE EVIDENCE OF THE DEET and/or OWNERS OF THE NOTE,

Defendants.

Plaintiff,

WORLD SAVINGS BANK, FSB,

Defendant and Third-Party Plaintiff

-against-

MONARCH MORTGAGE SERVICES, LLC and ADAM C. KANDELL

Third-Party Defendants

IT IS HEREBY STIPULATED AND AGREED by and between the undersigned parties herein that the time for Third-Party Defendant ADAM C. KANDELL to respond to Third-Party

A response to the Third-Party Complaint was originally due on January 28, 2008.

Plaintiff's Complaint in this action is hereby extended up to and including February 25, 2008.

There have been no previous requests for such an adjournment.

IT IS FURTHER STIPULATED AND AGREED that fax signatures will be deemed originals for the purpose of this stipulation.

Dated: New York, New York January 25, 2008

KAUFMAN BORGEEST & RYAN LLP

ROSNER NOCERA & RAGONE, LLP

A. Michael Furman, Esq. Andrew S. Kowlowitz, E.q. Attorneys for Third-Party Defendant, Adam C. Kandell 99 Park Avenue, 19th Floor New York, New York 10016 New York, New York 10016

Tel: (212) 980-9600 Fax: (212) 980-9291 KBR File No.: 210.043 BY: John P. Poudy

> Attorney for Third-Party Plaintiff World Savings Bank, FSB 110 Wall Street-23rd Floor

New York, New York 10005 Tel: (212) 635-2244

SO ORDERED:

Cleanter L Brief U.S.D.J.

dated January 31, 2008